

MAPing the AI Advantage



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Terry

- As a reviewer, what are the warning signs that someone has relied too heavily on AI, and what should underwriters do to ensure the final submission reflects genuine analysis rather than polished but generic language?
- How are you deciding which model or platform is best suited for a particular task? Tell me a little bit your process upon first receiving a request and determining how to approach the AI model with that information.
- What should a lender require before moving an AI use case from a small pilot into broader production, particularly with respect to testing, access controls, source validation, and human review?

Robertson

- Where are you seeing AI create the most meaningful efficiency today in HUD underwriting, particularly between underwriters and analysts performing processing-oriented work?
- What should a lender require before moving an AI use case from a small pilot into broader production, particularly with respect to testing, access controls, source validation, and human review?
- What security or governance concerns have been the largest barriers to expanding AI use within a HUD lending platform, and what has helped your organization begin moving past those barriers?

Kevin

- I've been thrilled to hear of the progress that HUD has made over the last 6 months with regard to AI innovation. Please share some of the advancements that HUD has made in recent months and a general roadmap or timeline to roll these tools out into production across the HUD offices.
- Where do you see these technological advancements having the most immediate impact on HUD processes (ie review timelines, consistency between offices, training and development)?
- From HUD's perspective, where can lender use of AI improve the quality or efficiency of a submission without compromising the lender's responsibility for the analysis?

David T.

- How has your firm been utilizing AI to help reconcile field notes, photographs, property information, prior reports, and supporting documents to identify inconsistencies or missing information before a PCNA or ESA is finalized? What does a responsible review process look like?
- How AI helping improve the consistency of cost estimates, recommended repairs, environmental findings, or report narratives without creating a risk that generalized assumptions replace property-specific observations?
- It would be interesting for the audience to hear some examples of how your firm has found AI to be particularly insightful or efficient when it comes to your process.